

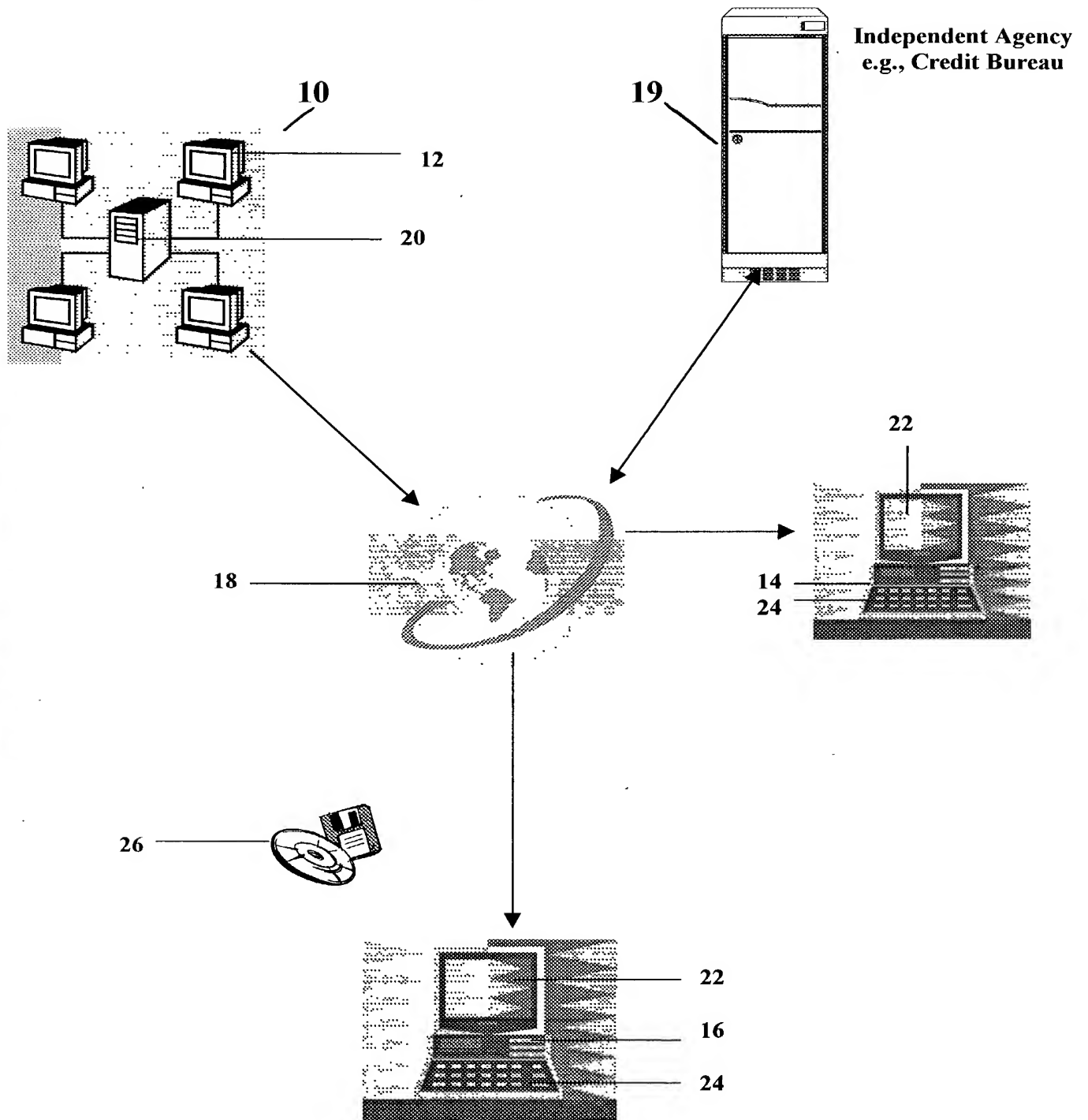
Figure 1

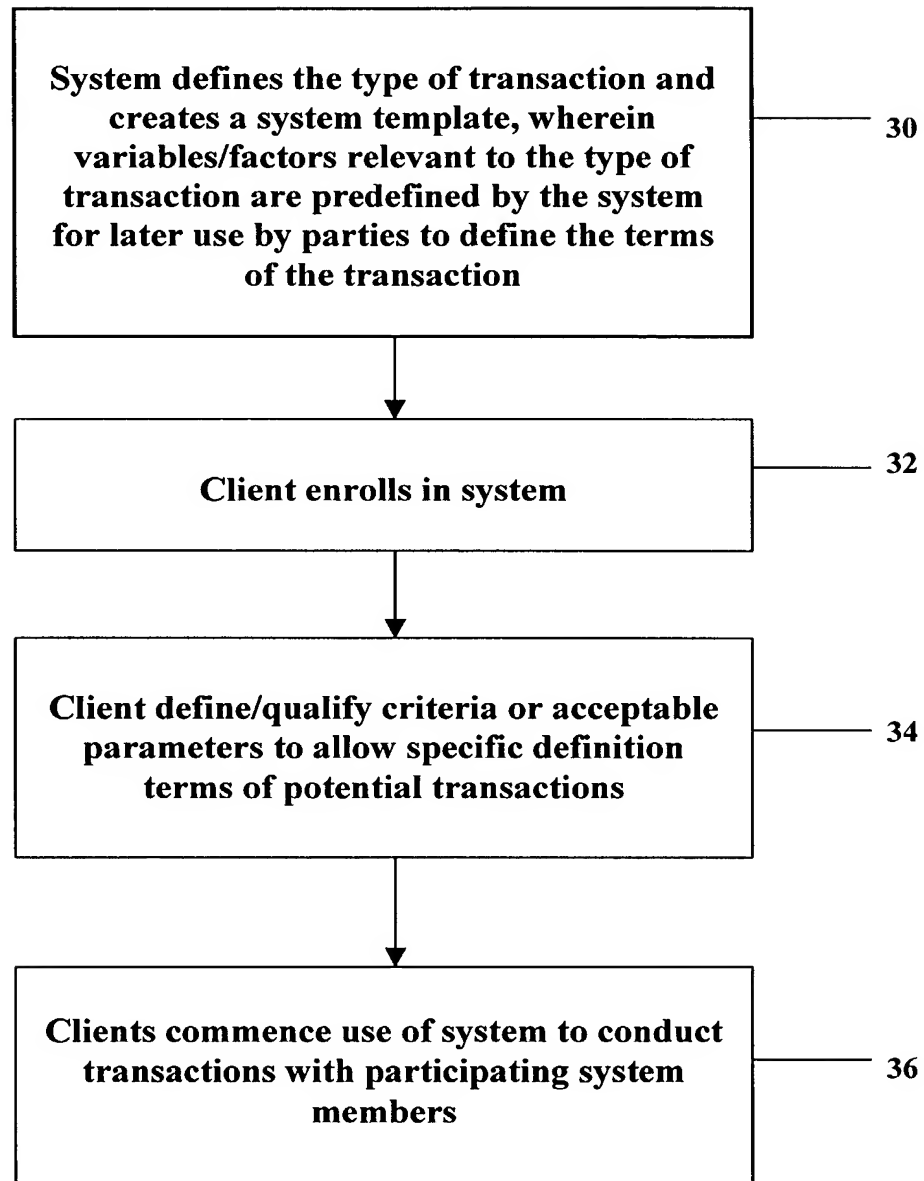
Figure 2

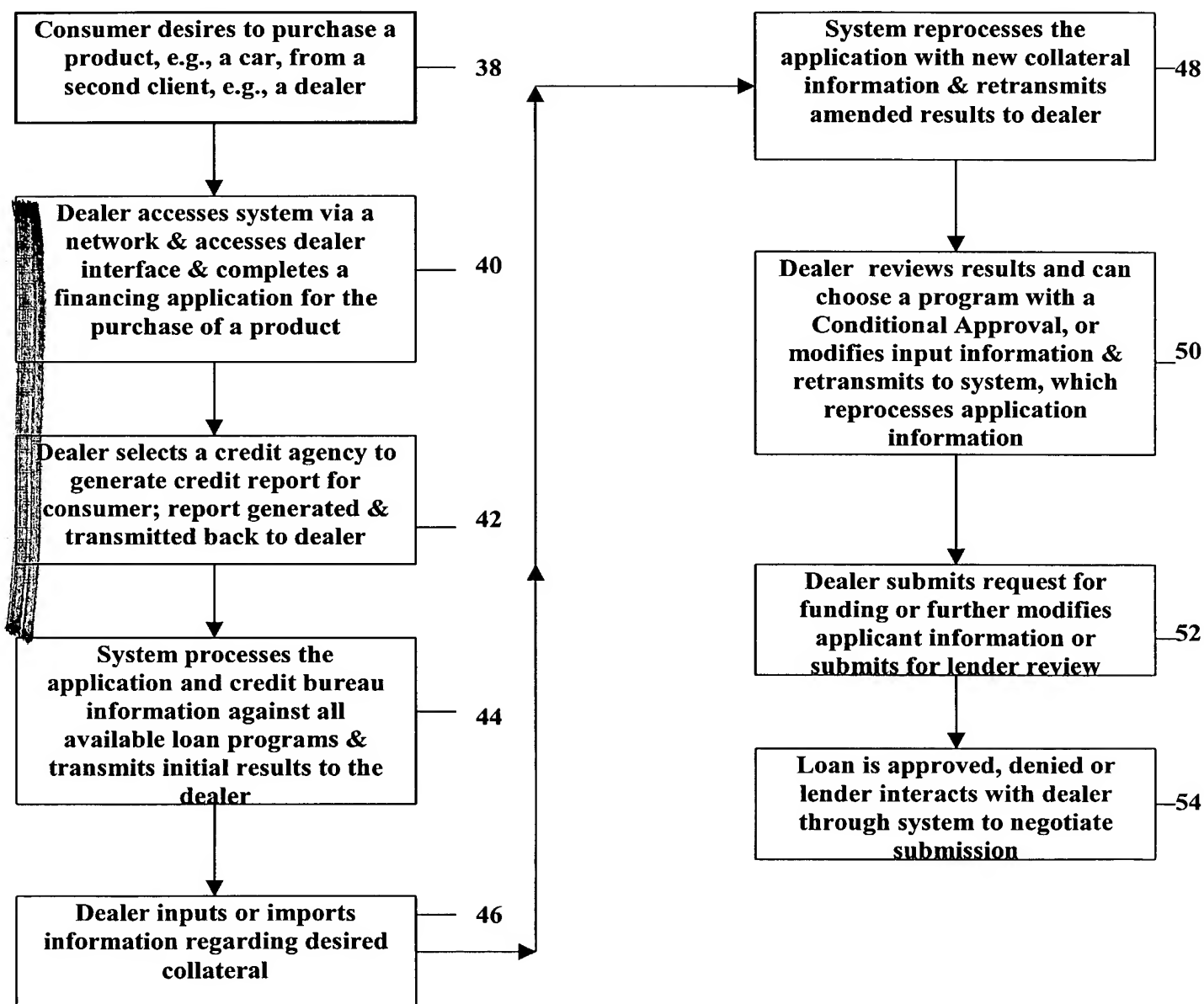
Figure 3

Figure 4

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Development of Participation
Criteria & Filters (First Client)

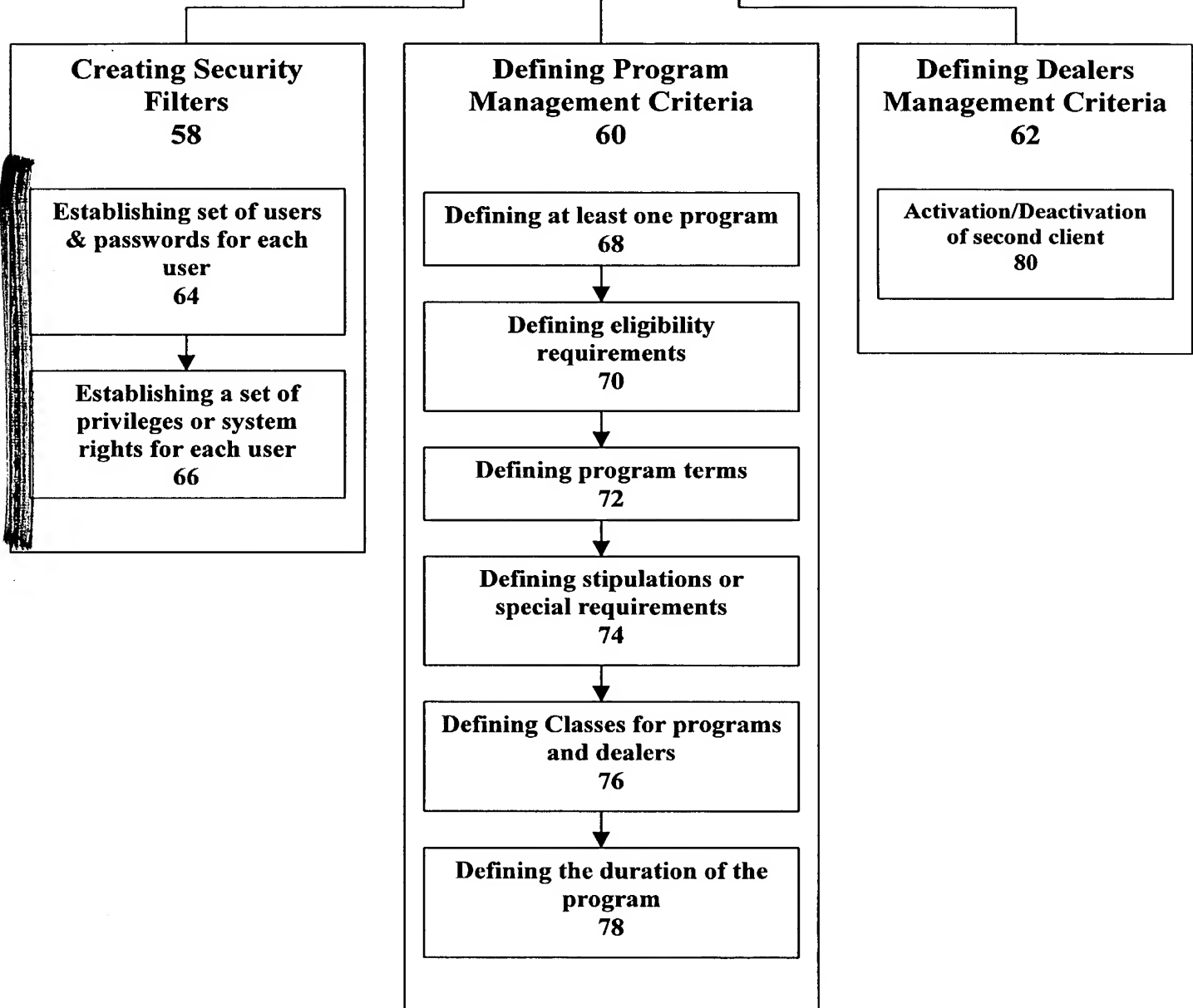


Figure 5

Edit Loan Programs

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Program Information and Requirements			
Program Name:	Advantage Plus A		
Loan Amount:	\$ 5000	Min.	50000 Max.
Min. Down Payment:	20 000	%	
Max. Loan To Value (Advance):	125.000	%	
Maximum Auto Payment Factors:			
The following three factors calculate <u>Maximum Payment</u> limits for this program based on a borrowers debt and income.			
Min. Disposable Income (DI):	\$ 1000		
Max. Debt To Income (DTI):	50 000	%	
Max. Payment to Income (PTI):	20 000	%	
Optional:			
The following fields apply to Participating OR Discount programs only.			
Dealer Participation:			Lender Discount:
Max. Participation:	30	%	Discount:
Dealer Share:	30	%	Lender Fee:
			10 000 %
			250
Save			

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Terms, Rates and Restrictions						
Terms and Rates				Vehicle Restrictions		
New/Used	Min. Term	Max. Term	Base Rate (%)	Min. Year	Max. Year	Max. Mileage
New	12	72	11.500	2002		500 Save Delete
New	12	60	11.000	2001	2002	500 Save Delete
Used	12	60	14.000	2000	2002	20000 Save Delete
Used	12	54	14.000	1999	2002	30000 Save Delete
Used	12	48	14.500	1998	2002	40000 Save Delete
Used	12	36	16.000	1997	2002	55000 Save Delete
Used	12	24	18.000	1995	2002	75000 Save Delete
Add a new term and rate:						
<div>Back</div> <div>Specifications</div> <div>Done</div>						

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Figure 6

Add Criteria Item

Program Name: Advantage B
Criteria Set Name: Tier 1

Criteria Set Type: Pass/Fail
Criteria Set Result: Conditional Approval

Currently used criteria items:	Operator	Value	Action
BK 13, total last 12 mos	<=	0	Edit Item GO
BK 7, total last 12 mos	<=	0	Edit Item GO
Repos, total	<=	1	Edit Item GO
Repos, total last 24 mos	<=	0	Edit Item GO
Credit Score	>=	620	Edit Item GO
Debt To Income (%)	<=	45.000	Edit Item GO
Highest Credit	>=	5000	Edit Item GO
Late Payments, last 12 mos	<=	2	Edit Item GO
Income, gross monthly	>=	2000	Edit Item GO
BK, total	<=	1	Edit Item GO
Time At Job, total mos	>=	12	Edit Item GO
Time At Residence, total mos	>=	12	Edit Item GO

Select a criteria item from the drop down to include in the current criteria set.

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Available Criteria Items

- Highest Credit
- Income, disposable monthly
- Income, gross monthly
- Late Payments, last 12 mos
- Repos, total
- Repos, total last 12 mos
- Repos, total last 24 mos
- Repos, total last 36 mos
- Time At Job, total mos
- Time At Profession, total mos
- Time At Residence, total mos

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Operators

- Is Less Than
- Is Less Than Or Equal To
- Is Not Equal To
- Is Equal To
- Is Greater Than
- Is Greater Than Or Equal To

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Value

Add

Done

Figure 7

Program Name: Advantage B		Date Created: 11/23/2001		Created By: Ima Banker	
Program Information and Requirements					
Maximum Loan Advance:		120.000%			
Loan Amount:		\$5,000.00 Min. \$30,000.00 Max.			
Minimum Down Payment:		20.000%			
Minimum Disposable Income:		\$1,000.00			
Maximum Debt Ratio:		50.000%			
Max. Payment to Income:		20.000%			
Participation:					
Max. Participation:		0.000%			
Dealer Split:		0.000%			
Discount:					
Discount Percentage:		0.000%			
Fee:		\$0.00			
Program Term(s) and Rate(s)					
New/Used	Term	Monthly	Base Rate	Min Year	Max Mileage
New	12	60	16.500%	2001	500
Used	12	60	20.000%	2001	15000
Used	12	48	20.000%	1999	35000
Used	12	36	20.000%	1998	50000
Used	12	24	20.000%	1996	75000
Pass/Fail Criteria Sets					
Set Name	Term	Score	Score	Score	Action
Tier 3 SFA	Repos, total	<=	1	0.000	Submit
	Repos, total last 36 mos	<=	0		
	Credit Score	>=	620		
	Income, disposable monthly	>=	2500		
	BK, total	<=	1		
Tier 1 SFA	Repos, total	<=	0	0.000	Submit
	Credit Score	>=	600		
	Debt To Income (%)	<=	50.000		
	Income, gross monthly	>=	2000		
	BK, total	<=	0		
Tier 2 SFA	Credit Score	>=	700	0.000	Submit
	Income, disposable monthly	>=	800		
Tier 1	BK 13, total last 12 mos	<=	0	0.000	Conditional Approval
	BK 7, total last 12 mos	<=	0		
	Repos, total	<=	1		
	Repos, total last 24 mos	<=	0		
	Credit Score	>=	620		
	Debt To Income (%)	<=	45.000		
	Highest Credit	>=	5000		
	Late Payments, last 12 mos	<=	2		
	Income, gross monthly	>=	2000		
	BK, total	<=	1		
	Time At Job, total mos	>=	12		
	Time At Residence, total mos	>=	12		
	Stipulations				
1. Must use most recent Bankers System or LAW contract 2. Title in the name of: Demo Bank One 27631 La Paz Laguna Niguel, CA 92677 3. Factory Invoice/Booksheet 4. Signed by both Dealer and Customer 5. \$500 maximum deductible, minimum 6 month term, name, address and phone number of agent or carrier. 6. Proof of down payment; if trade-in, copy of Booksheet, Copy of Title, Odometer Statement 7. All open accounts must be current prior to funding 8. Minimum 3 years history 9. Copy of valid Drivers License 10. Copy of Social Security Card 11. Most current with year-to-date 12. Booksheet, Odometer Statement and copy of Title 13. Three references with addresses and phone numbers					

Figure 8

Criteria	Item	Score
1. Content	1.1. Content	1.1.1. Content
	1.2. Content	1.2.1. Content
2. Form	2.1. Form	2.1.1. Form
	2.2. Form	2.2.1. Form
3. Process	3.1. Process	3.1.1. Process
	3.2. Process	3.2.1. Process
4. Product	4.1. Product	4.1.1. Product
	4.2. Product	4.2.1. Product

Program Name: Advantage Plus A		Criteria Set Name: Score Plus					
Terms And Rates: View Rates		Criteria Set Adjustment: See Below					
Criteria Set Adjustment:							
Total Min	Total Max	Action	Rate Adjustment (%)				
	50	Denial	0.000				
50	60	Submit For Approval	0.000				
60	65	Conditional Approval	0.500				
65	70	Conditional Approval	0.000				
70	75	Conditional Approval	-0.500				
75	80	Conditional Approval	-0.750				
80		Conditional Approval	-1.000				
Add Save							
Item(s):							
Supplier/Used criteria items	Min*	Max*	Operator	Value	Score	Price Score	Missing Score*
Credit Score		580			-10		-50
	580	620			-5		
	620	660			0		
	660	680			10		
	680	720			30		
	720	760			40		
	760				50		
Debt To Income (%)		30.000			10		0
	30.000	35.000			7		
	35.000	50.000			5		
	50.000				0		
Highest Credit		10000			0		-15
	10000	20000			10		
	20000	50000			15		
	50000				20		
Late Payments, last 12 mos		1			0		0
	1	2			-10		
	2	3			-20		
	3				-30		
Income, disposable monthly		800			0		-50
	800	1000			5		
	1000	2000			10		
	2000	5000			15		
	5000				20		
Time At Job, total mos		12			-10		-10
	12	48			0		
	48	60			10		
	60				20		
Time At Residence, total mos		12			-10		-10
	12	48			0		
	48	60			10		
	60				20		
Kepos, total last 36 mos			<=	0	0	-50	0
BK, total			<=	0	0	-50	0
Select a your method to add additional item(s): Show Non-Range							
Available criteria item for Range	Min*	Max*		Score		Missing Score*	
							Add Save
Minimum = greater or equal to. Maximum = less than. Score = score if qualified. Missing Score = score if item is missing from application							
Stipulations		Back					

Figure 9 (Class Manager)

Class Manager

Class Name	Status	Action
Class A	Active	<input type="button" value="GO"/>

Associate Programs
 Associate Dealers
 View Programs
 View Dealers
 Inactivate
 Delete

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Associate Lenders

Class name: Class A

Select one or more programs to be associate to this class.

Program name

☐ Check here to select ALL programs.

☐ Check here to remove ALL programs.

☒ Advantage Plus

☒ Advantage

☒ Joint Applicant

☒ Advantage Plus A

☒ Advantage A

☒ Joint Applicant A

☒ Advantage B

☐ Dealer World

☒ Advantage Plus A

Associate Dealers

Class Name: Class A

Select one or more Dealers to be associate to this class.

Dealer name

☐ Check here to select ALL dealers.

☐ Check here to remove ALL dealers.

☐ Chevrolet Store USA

☒ Ford World

☐ Chrysler Land

☒ Sam's Chevrolet

The Class Manager is used to associate dealers with particular programs. The Lender may elect to restrict particular programs within states or dealer groups. The association is made by the lender.

Figure 10

Dealer Enrollment Application

Add Dealer Profile

This is the information used by the lenders to identify you

Dealer Name:	<input type="text"/>	Dealer Group Name:	<input type="text"/>
Address:	<input type="text"/>	Address:	<input type="text"/>
City:	<input type="text"/>	City:	<input type="text"/>
State:	<input type="text"/>	State:	<input type="text"/>
Zip Code:	<input type="text"/>	Zip Code:	<input type="text"/>
Phone:	<input type="text"/>	Phone:	<input type="text"/>
Fax:	<input type="text"/>	Fax:	<input type="text"/>
Time Zone:	<input type="text"/>	Email:	<input type="text"/>

Business Information

Dealer Tax ID:	<input type="text"/>	Monthly New Sales:	<input type="text"/>
Data Entry:	<input type="text"/>	Monthly Used Sales:	<input type="text"/>
Dealership Type:	<input type="text"/>	Management System:	<input type="text"/>

This is the information used by the lenders to contact appropriate personnel

General Manager:		Finance Manager:	
First Name:	<input type="text"/>	First Name:	<input type="text"/>
Last Name:	<input type="text"/>	Last Name:	<input type="text"/>
Phone:	<input type="text"/>	Phone:	<input type="text"/>
Email:	<input type="text"/>	Email:	<input type="text"/>
Other Contacts:		Systems Manager:	
First Name:	<input type="text"/>	First Name:	<input type="text"/>
Last Name:	<input type="text"/>	Last Name:	<input type="text"/>
Phone:	<input type="text"/>	Phone:	<input type="text"/>
Email:	<input type="text"/>	Email:	<input type="text"/>

System Administrator Login Information

User Name:	<input type="text"/>
Password:	<input type="password"/>
Confirm Password:	<input type="password"/>

Save Cancel

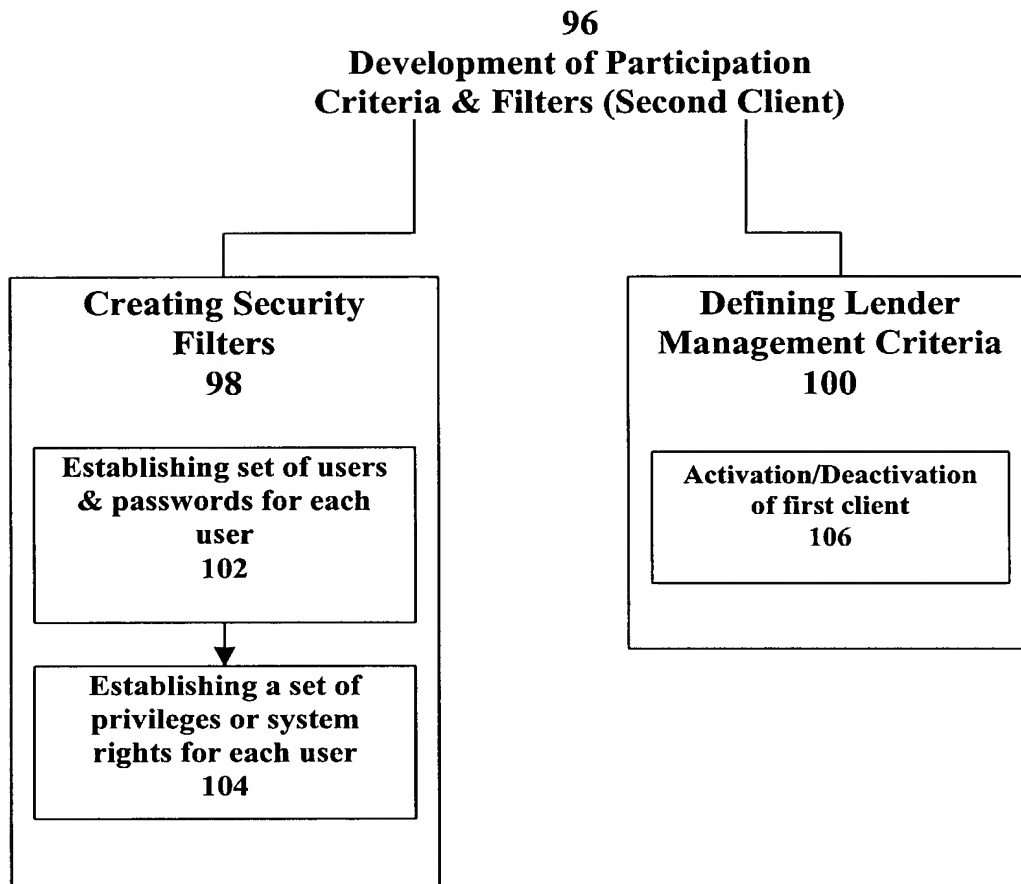
Figure 11

Figure 12

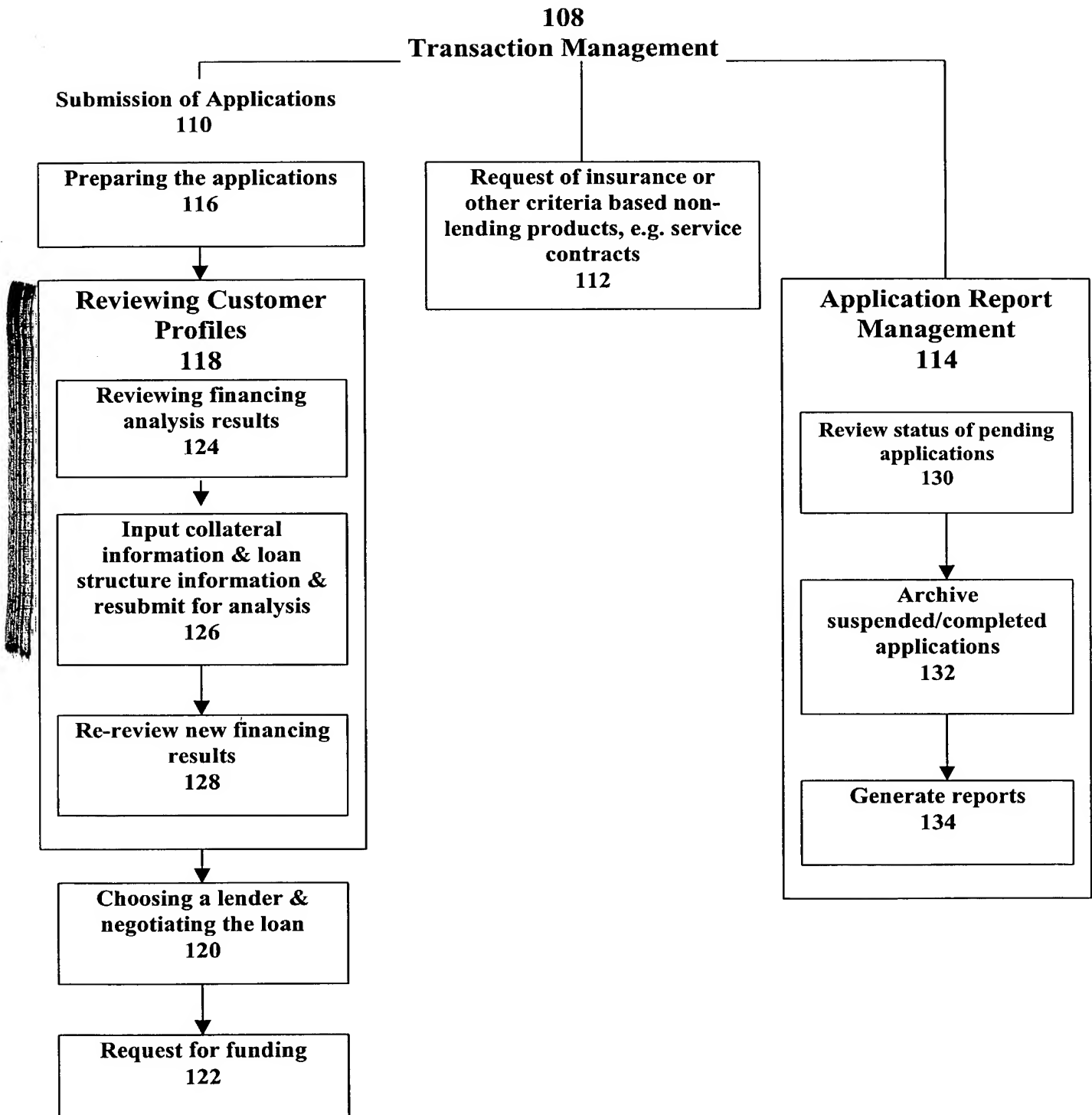


Figure 13

CREDIT APPLICATION	CREDIT REPORT	FINANCING OPTIONS	VEHICLE & STRUCTURE	DEAL STATUS				
Amount Financed: \$22,300.00								
MSRP/Wholesale: \$15,000.00		Down Payment: \$1,000.00 (4.292%)						
Lender Deal Info		Program Info			Vehicle	Customer Limit	Par./Disc.	Steps
Select	Loan Program	Max Term	Buy Rate	Max Amount	Payment	Payment		
Conditional Approvals:								
Demo Bank One								
Deal	+ Advantage	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC	View
Deal	+ Advantage A	60	20.000%	\$30,000.00	\$590.81	\$800.00		View
Deal	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC	View
Deal	+ Advantage Plus A	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC	View
Demo Bank 1								
Deal	+ Gold Star	60	14.500%	\$50,000.00	\$524.68	\$800.00		View
Deal	+ Silver Star 3	60	20.000%	\$30,000.00	\$590.81	\$800.00	PAR	View
Demo Bank 2								
Deal	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	PAR	View
Deal	+ Tier 1 Discount	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC	View
Finance and Insurance Services								
Deal	+ Tier 2	60	21.000%	\$20,000.00	\$603.29	\$800.00	PAR	View
Deal	+ Tier 3	60	21.000%	\$20,000.00	\$603.29	\$800.00	PAR	View
Harborside Acceptance Company								
Deal	+ Class 1	60	15.000%	\$30,000.00	\$530.52	\$800.00		View
Deal	+ Class 2	60	15.000%	\$30,000.00	\$530.52	\$800.00		View
Deal	+ Class 3	60	15.000%	\$30,000.00	\$530.52	\$800.00		View
Submit For Approval:								
Harbor Financial Services								
Deal	+ CLASS I	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR	View
Deal	+ CLASS II	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR	View
Deal	+ CLASS III	72	18.000%	\$50,000.00	\$508.61	\$800.00	PAR	View
Declined:								
Finance and Insurance Services								
	+ Tier 1	60	21.000%	\$20,000.00	--	--	--	--

Figure 14

CREDIT APPLICATION	CREDIT REPORT	FINANCING OPTIONS	VEHICLE STRUCTURE
Amount Financed: \$22,300.00 MSRP/Wholesale: \$15,000.00			
Down Payment		Stipulation	
Lender Deal Info		1. Title in the name of Demo Bank One 27631 La Paz Laguna Niguel, CA 92677 2. Proof of down payment: If trade-in, copy of Booksheet, Copy of Title, Odometer Statement 3. Copy of valid Drivers License 4. Factory Invoice/Booksheet 5. Signed by both Dealer and Customer 6. All open accounts must be current prior to funding 7. Must use most recent Bankers System or LAM contract 8. Most current with year-to-date 9. \$900 maximum deductible, minimum 6 month term, name, address and phone number of agent or carrier 10. Three references with addresses and phone numbers 11. Minimum 3 years history 12. Copy of Social Security Card 13. Booksheet, Odometer Statement and copy of Title	
Select	Loan Program	Max Term	Buy
Conditional Approvals:			
Demo Bank One			
Deal Δ + Advantage	60	20.000%	\$30,000.00 \$590.81 \$800.00 DISC View
Deal Δ + Advantage A	60	20.000%	\$30,000.00 \$590.81 \$800.00 View
Deal Δ + Advantage Plus	60	13.000%	\$50,000.00 \$507.39 \$800.00 DISC View
		13.000%	\$50,000.00 \$507.39 \$800.00 DISC View
Program Information and Parameters			
Program Name: Advantage Maximum Loan Advance: 125,000.00 Loan Amount: \$5,000.00 - Min: \$30,000.00 Max: Maximum Down Payment: 10.000% Minimum Disposable Income: \$500.00 Maximum Debt Ratio: 30.000% Max. Payment to Income: 20.000%			
Restrictions			
Prev. Participation: 0% Dealer Split: 0%			
Discount			
Discount Percentage: 10.000% Lender Fee: \$250.00			
Discount = 10.000% Discount Fee = \$250.00			
Vehicle			
Vehicle Year Make Mileage New Used 12 60 15,500 2001 2002 500 Used 12 60 20,000 2001 2002 15000 Used 12 48 20,000 1999 2002 35000 Used 12 36 20,000 1998 2002 50000 Used 12 24 20,000 1996 2002 75000			
Other Financial Services			
Deal Δ + CLASS I	72	14.000%	\$50,000.00 \$459.51 \$800.00 PAR View
Deal Δ + CLASS II	72	14.000%	\$50,000.00 \$459.51 \$800.00 PAR View
Deal Δ + CLASS III	72	18.000%	\$50,000.00 \$508.61 \$800.00 PAR View
Declined:			
Finance and Insurance Services			
+Tier 1	60	21.000%	\$20,000.00 -- -- --

Figure 15

Insurance Application

Insurance Information

Driver 1:

Gender:

Marital Status:

Occupation:

Date first licensed:

Have you had any Major Traffic Violations in the past 5 years (3 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

Have you had any Minor Traffic Violations in the past 5 years (3 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

-- Enter number of minor traffic violations:

Have you had any Accidents in the past 5 years (2 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

-- Enter number of accidents:

Vehicle Information:

VIN Number:

Garaging City:

Garaging State:

Garaging Zip Code:

Cost of vehicle new:

Has the vehicle been customized?

Vehicle Usage:

Annual mileage:

Mileage one-way to work/home:

Is the vehicle leased?

If vehicle is leased, is GAP coverage needed?

Cerald Bump

Male

Single

Advertising/Promotion

(mm/dd/yyyy)

☐ Yes ☒ No

☒ Yes ☐ No

☒ Yes ☐ No

2G4NJ52TXW

ABERDEEN

MD

21001

☐ Yes ☒ No

Work

☐ Yes ☒ No

☐ Yes ☒ No

FIGURE 16

Status of Applications

Applicant Status

Page # 1 of 1

Type	Name	Submit Date	Finance	Insurance	Archive
Single	Kyaccommon, Lee	12/19/2001 8:11:38 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Lee	12/18/2001 7:06:23 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Lee	12/18/2001 6:37:58 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 2:41:28 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 2:41:05 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	partin, rhonda	12/17/2001 1:57:25 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 1:48:38 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 1:45:48 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Helen	12/17/2001 1:25:46 PM	SFA Sent	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/3/2001 3:58:44 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	partin, rhonda	12/3/2001 1:13:36 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	hvaccommon, maria	11/30/2001 3:50:12 PM	Completed	Not Quoted	<input type="checkbox"/>
Single	McKay, Jody	11/29/2001 3:35:44 PM	In Process	Not Quoted	<input type="checkbox"/>

Total Records : 13

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